



Order Filed on July 24, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

FEIN, SUCH, KAHN & SHEPARD, P.C.
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Attorneys for Movant
Select Portfolio Servicing, Inc., as
servicer for U.S. BANK TRUST NATIONAL
ASSOCIATION, AS TRUSTEE FOR TOWD POINT
MASTER FUNDING TRUST 2018-PM6
JILL A. MANZO, ESQ.
SPS1757
bankruptcy@feinsuch.com

In Re:

MADELINE ANDREWS

Debtor.

Case No.: 17-12040 RG

Hearing Date: N/A

Judge: HONORABLE ROSEMARY
GAMBARDELLA

Chapter: 13

Recommended Local Form ☒ Followed ☐ Modified

CONSENT ORDER ON NOTICE OF MORTGAGE FORBEARANCE

The relief set forth on the following pages is hereby ORDERED
DATED: July 24, 2020

A handwritten signature in cursive script, reading "Rosemary Gambardella", is written over a horizontal line.
Honorable Rosemary Gambardella
United States Bankruptcy Judge

1. On or about June 12, 2020, the Creditor was advised that the Debtors mortgage loan ending in 4274 ("subject mortgage loan"), secured by real property described as 84A-84 ORIENT AVE, JERSEY CITY, NJ 07305, has been impacted by COVID-19. Pursuant to State and/or Federal guidelines, a forbearance has been offered.
2. FURTHER ORDERED that as of June 13, 2020, the post-petition arrearage is as follows, pursuant to the terms of the Note, as set forth in the chart below:

Number of Missed Payments	From	To	Monthly Missed Principal and Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total of Monthly Payments Missed
1	8/1/2020	8/1/2020	\$1,393.64	\$753.02	\$2,146.66	\$2,146.66
Less post-petition partial payments (suspense balance): -\$754.85						

Total: \$1,391.81

3. This arrearage shall be paid as follows:

Debtor is ordered to make the following payments to cure the post-petition arrearage and other amounts owing set forth in paragraph 3:

Month Stipulation payment due	Monthly Stipulation Payment Amount
07/01/2020	\$695.90
08/01/2020	\$695.91

4. Regular payments in the amount of \$2,146.66 to be paid on or before September, 2020 and any additional amount as required or allowed by the Note and Security Instrument. Payments should be sent to: Select Portfolio Servicing, Inc. Attn: Remittance Processing P.O. Box 65450 Salt Lake City, UT 84165-0450.
5. FURTHER ORDERED that should Debtor default in payment of any sum specified herein, or in any regular monthly mortgage payments which come due according to Movant's Loan Documents, for the life of the bankruptcy then upon notice of default sent by first class mail to Debtor, attorney for Debtor and the Trustee, and failure of Debtor to cure such default within 10 days from the date of receipt of such notice, Movant may file a motion and affidavit of default, with service upon Debtor, attorney for Debtor and the Trustee, and the Court may enter an Order releasing Movant from the automatic stay, without further notice or hearing.
6. FURTHER ORDERED that in the event relief from the automatic stay is later granted, the Trustee shall cease funding any balance of Movant's claim, and the provisions of Fed. R. Bank. P. 4001(a)(3) may be waived.
7. FURTHER ORDERED that upon completion of any foreclosure sale, any funds in excess of the amount due to Movant and to any subordinate lienholder(s) properly entitled to receive proceeds under applicable State Law that would otherwise be payable to the

Debtor, shall be paid to the Trustee by the entity receiving the funds from the foreclosure sale for the benefit of the Estate while the Debtor remains in bankruptcy.

CONSENTED TO BY:

/S/ JILL A. MANZO, ESQ.
JILL A. MANZO, ESQ.
FEIN, SUCH, KAHN & SHEPARD, P.C.
Attorneys for Movant

/S/ JOHN A. LIPOWSKI, ESQ.
JOHN A. LIPOWSKI, ESQ.
Attorney for Debtor

Certificate of Notice Page 5 of 5

United States Bankruptcy Court
District of New Jersey

In re:
Madeline Andrews
Debtor

Case No. 17-12040-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2020.

db +Madeline Andrews, 84 Orient Ave., Jersey City, NJ 07305-3612

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC, as servicer for FV-I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com

Jill Manzo on behalf of Creditor Towd Point Mortgage Trust 2018-2, U.S. Bank National Association, as Indenture Trustee bankruptcy@feinsuch.com

Jill Manzo on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for TOWD POINT MORTGAGE TRUST 2018-2, U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@feinsuch.com

Jill Manzo on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE FOR TOWD POINT MASTER FUNDING TRUST 2018-PM6 bankruptcy@feinsuch.com

John A. Lipowski on behalf of Debtor Madeline Andrews jall001@aol.com

Marie-Ann Greenberg magecf@magtrustee.com

Melissa N. Licker on behalf of Creditor Towd Point Mortgage Trust 2018-2, U.S. Bank National Association, as Indenture Trustee NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8